

|                               |                               |                        |  |
|-------------------------------|-------------------------------|------------------------|--|
| <b>Notice of Allowability</b> | <b>Application No.</b>        | <b>Applicant(s)</b>    |  |
|                               | 10/021,620                    | ANDERSON, KARYN ELAINE |  |
|                               | Examiner<br>Nicholas D. Rosen | Art Unit<br>3625       |  |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to the Appeal of 1/31/06 and request for Oral Hearing of 3/3/06, & the amendment of 5/31/05
2.  The allowed claim(s) is/are 1,3-8,13-16,18-24,26 and 27. NVR
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

## DETAILED ACTION

Claims 1, 3-8, 13-16, 18-24, 26, and 27 have been examined.

### ***Allowable Subject Matter***

Claims 1, 3, 4, 5, 6, 7, 8, 13, 14, and 15 are allowed.

Claims 16, 18, 19, 20, 21, 22, and 23 are allowed.

Claims 24, 26, and 27 are allowed.

The following is an examiner's statement of reasons for allowance: The closest prior art of record is the InternetCash system, as disclosed in Bielski, "New Wave of E-Money Options Hits the Web," and the anonymous article, "RealStores.com Now Accepting InternetCash for E-Commerce Transactions." Bielski discloses a method for making purchase transactions over the world wide web, comprising the steps of purchasing a card having a unique identification number and a predetermined cash balance; and activating an account associated with the card by providing the identification code (two paragraphs beginning from, "Working altogether differently in the market"). Bielski is not entirely explicit about selecting one or more goods or services, but "RealStores.com," describing the same InternetCash system as Bielski, teaches shopping at a portal for 750 merchant selling arts, collectibles, food, fashion, etc. Bielski does not disclose providing the identification code of the card to the seller, who then transmits the identification code to the card service, but the anonymous article, "Internet's First Pre-Paid Shopping card Launched teaches doing this (paragraph beginning, "Teens activate their Cybermoola cards"). Bielski does not explicitly disclose

debiting the purchase price of the selected goods or services from the cash balance of the account, but this is implicit, since routinely not debiting the prices of purchases, and thus letting users respond the same funds, would be a quick road to bankruptcy.

Bielski does not disclose verification by the card service system, but "Internet's First" teaches verification by the card service system, including determining if there are sufficient funds in the account to this purchase desired goods or services (paragraph beginning, "Teens activate their Cybermoola cards"), implying that the identification code is associated with a valid and active account. "Internet's First" does not expressly disclose searching a database of activated accounts, but searching relevant databases is well known.

However, neither Bielski, "RealStores.com," "Internet's First," nor any other prior art of record clearly discloses such a card method or system wherein an account associated with the card is activated by providing only the identification code from the card, and not any personally identifying information.

The above statement has been made with particular reference to claim 1, but independent claims 16 and 24 contain limitations closely parallel to the limitation based on which claim 1 is found allowable, and are therefore allowable on the same grounds.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Cohen et al. (U.S. Patent 6,505,171) disclose a system and method for handling purchasing transactions over a computer network. Diamandis et al. (U.S. Patent Application Publication 2002/0099667) disclose a method and apparatus for making purchases over the Internet using pre-paid cards. Razvan et al. (U.S. Patent Application Publication 2002/0143703) disclose an Internet cash card. Kwan (U.S. Patent Application Publication 2003/0200179) discloses a method, apparatus, and program to make payment in any currencies through a communication network system using pre-paid cards. Duphily (U.S. Patent Application Publication 2005/0033645) discloses a virtual cashier.

The anonymous article, "DataWave TeleCard Machines Provide New Business Venue" (Abstract only), discloses pre-paid calling cards.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nicholas D. Rosen, whose telephone number is 571-272-6762. The examiner can normally be reached on 8:30 AM - 5:00 PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's current acting supervisor, Mark Fadok, can be reached at 571-272-6755. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Non-official/draft communications can be faxed to the examiner at 571-273-6762.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*Nicholas D. Rosen*  
**NICHOLAS D. ROSEN**  
**PRIMARY EXAMINER**  
April 10, 2006